



***“If you are entitled to Medicare and MaineCare, it is important to know your rights about Medigap Insurance.”***

## **MEDICARE and MAINECARE ELIGIBLE?**

### **THINGS TO CONSIDER ABOUT MEDIGAP COVERAGE WHEN YOU ENROLL IN MAINECARE**

- MaineCare provides more comprehensive benefits than a Medigap plan, and provides much better prescription drug coverage.
- In some cases MaineCare may prefer to have you keep your Medigap plan and pay for or subsidize your insurance premium, rather than have the Medigap plan cancelled.
- If you lose your MaineCare eligibility, you have the right to enroll in any Medigap plan you choose that is offered by any Maine Medigap insurance carrier, as long as you do so within 90 days of losing your MaineCare coverage.
- If you have an individual Medigap plan, you may wish to “suspend” your Medigap plan during the time you are eligible for MaineCare. “Suspending” the plan protects your right to re-enroll even if you move to another state. Some states require that you reinstate coverage in the same Medigap plan and with the same insurance company within 60 days of losing MaineCare eligibility. (Non-standardized Medicare supplement plans issued prior to 1991 cannot be “suspended” and may have better benefits than standardized “Medigap” plans. If coverage under one of these plans is cancelled, you **cannot** re-enroll.)
- Before you consider whether to cancel a group Medigap plan, or any other group medical plan (through an employer, retirement plan or other type of group), check with the employer or retirement plan to determine whether the group will allow you to re-enroll (some don’t).
- For personal counseling about whether or not to keep your Medigap policy when you enroll in MaineCare, or about getting a Medigap policy when you lose MaineCare, you can reach a local State Health Insurance Assistance Program counselor by calling 1-877-Elders1 (1-877-353-3771).

#### **FOR MORE INFORMATION**

*or*

#### **TO RECEIVE ASSISTANCE**

#### **TO DECIDE WHAT TO DO**

**CALL ELDERS1 AT  
1-877-ELDERS1  
(1-877-353-3771)**

## WHAT TO KEEP IN MIND ABOUT LEAVING A GAP IN YOUR COVERAGE

- In Maine, if you are careful never to go without coverage that supplements Medicare (such as individual health insurance coverage, group health insurance coverage, MaineCare coverage, or Medigap coverage) for more than 90 days, Medigap insurers must offer you a Medigap policy. It is best not to leave a gap in coverage because many states have time periods shorter than 90 days.
- In Maine, you *generally* have the right to **change** Medigap plans as long as you change to a plan with the **same** benefits or a plan with **lesser** benefits and you have never had a gap in coverage of 90 days. However, if you buy a lower benefit Medigap plan, you may not be able to enroll in the higher benefit plan you want later on. See the chart below to determine which plans you may be able to change to in the future. The X shows the plans that are generally available to you. For example, a person who currently has plan C can change to plans A, B, D, E, and plan F with high deductible.
- For more information about Medigap Coverage you may call the Bureau of Insurance toll free (in state) at 1-800-300-5000.

Your Current Plan	Replacing Plan										
	A	B	C	D	E	F	F with High Deductible	G	H	I	J
A	X						X				
B	X	X					X				
C	X	X	X	X	X		X				
D	X	X		X	X		X				
E	X	X		X	X		X				
F	X	X	X	X	X	X	X	X			
F with High Deductible							X				
G	X	X		X	X		X	X			
H	X	X	X	X	X		X		X		
I	X	X	X	X	X	X	X	X	X	X	
J	X	X	X	X	X	X	X	X	X	X	X



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 207-624-8475

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